Swami Ramanand Teerth Marathwada University, Nanded

Ph.D. Synopsis on

"A STUDY OF PM MUDRA YOJNA SCHEME IN WOMEN EMPOWERMENT WITH SPECIAL REFERENCE TO LATUR DISTRICT"

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A Study of Prime Minister Mudra Yojana Scheme In Women Empowerment With Special Reference To Latur District

Abstract :

India is a developing country and it is the world's largest democracy also. India is one of the world's fastest growing economies. Hence there are various aspects to become Indian economy developed i.e. increasing the quality and quantity of factors of production. In India, women empowerment is a burning issue in the development process. For women empowerment, women herself should be participative in activities such as economic, social, political and cultural. For keeping the seriousness in mind about women empowerment Government of India launched "Pradhan Mantri Mudra Yojana" in 2015 it is known as- Mudra for Developing micro and small enterprises. This provides an opportunity to Indian women to contribute to their needs such as family needs, educational needs, enhancing their self respect and develop self decision making abilities. Empowerment is a broader concept which can be defined in several ways, but women status can be raised by providing education, financial support to create own space in society the aim of this research study is to describe the role PMMY in women empowerment.

Introduction :

This research study aims to critically evaluate the role of PM-Mudra Yojana Scheme in women empowerment. As 'Women empowerment' became officially valid term in the world. Development of country is key aspect which should be completed by focusing on economic and social development programs. In the year 2001 'The national, Policy on Empowerment of Women' adopted which provides various measures of positive discrimination in favour of women. It speaks of a wide gap between the goals expressed in the constitution, legislative policies, plans, programs and the related mechanisms on the one hand and the realistic status of women in India. It is essential to improve women economic and status by empowering them. Because empowered women contribute to the health and productivity of her family if she generate her income and through this financial empowerment next generation also

improved ultimately it is improvement of economy. Indian Government launched various schemes over the past few years which have special provisions for women empowerment. In the year 2015, Government of India launched (PMMY) Prime Minster Mudra Yojana on April 8, 2015. Also called 'Micro Unit Development and Refinance Agency (MUDRA)'Which aims at providing finance to small and micro enterprises engaged in trading and manufacturing, processing, service sector activities with vision of finance and services provider par excellence benchmarked with best global practices and standards for the bottom of the pyramid universe for their comprehensive economic and social development. This scheme provides loans up to 10 lakh to the non-corporate, non-farmsmall or micro enterprises. Loans are given by Commercial Banks, RRBs, Small Finance Banks, MFIs and NBFCs. If anyone is need of finance, borrower can approach to any of the lending institutions mentioned above of can apply online through portal www.udyamimitra.in under the aegis of PMMY, MUDRA. It has created three products namely 'Shishu', 'Kishore', and 'Tarun'.

Statement of Problem :

This research study is undertaken to examine the role of Prime Minister Mudra yojana in women empowerment. In the development of country women empowerment is burning issue. The country like India where it is known by largest democracy and fastest economy in the world. Women are facing problems in daily life, including problems such as financial social, political. Women empowerment should in every field like social women empowerment, educational women empowerment,Economic and occupational empowerment, legal women empowerment, political women empowerment. This scheme Prime Minister Mudra Yojana Provides loan to micro business up to 10 lakh and it should be examined that how this government practically there is playing role in women empowerment. it is very significant 2 boost women empowerment for all growth of economy hence women contribute to society and economy . Therefore a separate study is needed for finding the role of Prime Minister Mudra yojana in women empowerment hence it is titled as "The study of role of Prime Minister Mudra Yojana scheme in women empowerment with special reference to Latur district."

Need and Significance of Study :

Government of India has been introduced a number of financial inclusion initiatives to boost economic growth and to develop womens status in society. Such as Pradhan Mantru Jan Dhan Yojana, PM- Jeewan Joti Beema Yojana, Atal Pension Yojana etc. These schemes helps to weaker section, law income groups and small business and micro enterprises. Developing these sectors ultimately boost economy and reduces poverty. The objective of this study is to final out impact of MUDRA Yojana Scheme on women empowerment. Role of women is my important in development of nation women contribute 90% of their income on their family, children and economically empowered women boost demand, health and better educated children and raise woman development levels. Hence, it is need to study and essential for achievement of both transparent and accountable government, for sustainable development in all areas of life.

Objectives of the Study :

- To study PMMY scheme and its implementation.
- To study the impact of PMMY in women entrepreneurship development of Latur District.
- To study the problems of women entrepreneurs of Latur District under PMMY.
- To give recommendations for the effective implementation of PMMY in Latur District.
- To explore the generation of employment opportunities through PMMY in Latur District.
- To study any collateral issue while conducting this research study.

Hypothesis of the Study :

- H1 PMMY scheme has significant impact on women entrepreneurship development in Latur District.
- H0 PMMY scheme has no impact on women entrepreneurship development in Latur District.
- H2 There is significant relationship between growth of women entrepreneurship and PMMY in Latur District.

- H0 There is no significant relationship between growth of women entrepreneurship and PMMY in Latur District.
- H3 There is significant relationship between PMMY and economic development of women entrepreneurs of Latur District.
- H0 There is no significant relationship between PMMY and economic development of women entrepreneurs of Latur District.
- H4 There is significant relationship between PMMY and social development of women entrepreneurs of Latur District.
- H0 there is no significant relationship between PMMY and social development of women entrepreneurs of Latur District.

Research Methodology :

Source of Data :

Research design and statistical tools are the three stages of this research methodology focusing on the women empowerment this study will understand economic growth, social status, employment generation of women and overall contribution to wellbeing of women in society. Hence, primary data collection through structured questionnaires and planned interviews of beneficiaries will evaluate by using statistical techniques. Other data related to MUDRA Yojana mainly sourced from annual reports of MUDRA Yojana and it's official website, secondary data will taken through various magazines, journals and periodicals published. Research Design include the total credit disbursed under MUDRA Yojana scheme in three categories namely 'Shishu'-Credit amount upto Rs.50000, second- 'Kishore' Credit amount between (Rs. 50000 to 5 lakh) and last 'Tarun'- maximum credit 10 lakh. These amount of credit/loan disbursed through various Banks and Non financial institution this will content consultation with experts and supervisors in banking and finance also helped to reach accurate data sources.

Classes of Respondents / Beneficiaries PMMY credit provided by following Banks/NBFCs :

Sr.No.	Banks	No. Of women Beneficiaries
1	State Bank of India	100
2	Bank of Maharashtra	100
3	Latur District Central Co-operative Banks Ltd.	50
4	Maharashtra Gramin Bank	50
5	Dena Bank	100
Total		**400**

Population =2000 | Method of selection=Simple random sampling

Sample size=400 | Data collection=Personal interview and Questionnaire

Data Collection :

For the study of role of PM-Mudra Yojana in women empowerment data collection is important step for find out result. Hence, there are two ways of data collection first is primary data collection and second is secondary data collection.

Primary Data :

As this scheme is launched by Government of India. The amount disbursed by government has been already targeted it is given by banks i.e. commercial banks, RRBs, Small Finance Banks, MFIs, and NBFCs. Hence, beneficiaries will be get registered through these institutes as they approach any institution. Primary data will be collected through questionnaire and interview of beneficiaries. A proper interviews and structure questionnaire will be prepared for covering information from beneficiaries.

Secondary Data :

- Reports of Government and other agencies on entrepreneurship.
- Reports of Government on women empowerment.
- Official website of PM-Mudra Yojana.
- News related to Mudra Yojana Schemes.

- Books on Women Empowerment, Entrepreneurship Development.
- Journals, News Papers and Magazines.
- Information from television, Social Media, Internet

Techniques of Data Analysis :

After data collection, data will be coded, classified and tabulated by using various statistical tools. Collected data is analyzed through tables and graphs in proper order. i.e. pie chart, graphs, tabulation etc.

Limitations of the Study :

- The study is limited to Latur District only.
- The study is limited to women beneficiaries only.
- The study is limited to PMMY beneficiaries only.

Scope of the Study :

This study is to find out impact of MUDRA Yojana scheme on women empowerment this will results how women are getting financial support from Government scheme and improving their status in society. Attached to the scheme, it will get to know women entrepreneurs get encouraged in society ultimately we can understand employment generation and job creation through this scheme. The aim of this study is to understand role of PM-Mudra Yojana in women empowerment in Latur District.

Geographical Scope:

List of Talukas in Latur district

1. Latur	**2.**Ausa	**3**. Nilanga	**4**. Udgir	**5.** Ahmedpur
6. Deoni	7. Shirur Anantpal	8. Renapur	9. Chakur	10. Jalkot

Periodical Scope:

The proposed study will be carried out for the period of 2017-2021.

Operational Period :

This study is covered in Latur district including 10 talukas and data will be collected from this operational area.

Chapter Scheme :

Chapter 1 : Introduction

Chapter 2 : Review of Literature

Chapter 3 : Research Methodology

Chapter 4 : Profile of Latur District

Chapter 5 : Data Analysis and Interpretation

Chapter 6 : Findings, Conclusions and Suggestions

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